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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 10/032,153      | 12/21/2001  | Joseph Langner       | 384.7459USU         | 3568             |

7590 02/20/2008  
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| EXAMINER |
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LOFTUS, ANNE

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| ART UNIT | PAPER NUMBER |
|----------|--------------|

3692

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| MAIL DATE | DELIVERY MODE |
|-----------|---------------|

02/20/2008

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

### Office Action Summary

**Application No.**

10/032,153

**Applicant(s)**

LANGNER ET AL.

**Examiner**

ANN LOFTUS

**Art Unit**

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 11/30/07.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1,3-20,22-38 and 42-47 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1,3-20,22-38 and 42-47 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB-08)  
Paper No(s)/Mail Date \_\_\_\_\_

- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Status of the Claims***

1. This action is in response to an amendment filed with an RCE on 11/30/07. Claims 1, 3-20, 22-38, and 42-47 are pending. Claims 2, 21, and 39-41 have been cancelled. The application was filed 12/21/01.

### ***Response to Arguments***

2. The examiner is persuaded that the Allied Document is not prior art because although it reports a collections company with a website <http://www.andc.com> in 1996, it does not show that that fact was published at the time of the invention. The reference has been replaced by Hays, cited below.

### ***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 3, 8, 10, 13,15, 20, 22, 25, 27, 30, 32, 42, and 43 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA, further in view of Experian.

As to claim 1, infoUSA teaches a method of providing business information to a user comprising (a) presenting to said user through an integrated interface (website with hyperlinks) one or more menus that permit said user to select one or more of a plurality

of business services and to identify a target business. InfoUSA offers a plurality of business services (See the InfoUSA Press release, page 2, under about InfoUSA.com) from a centralized location in Omaha Nebraska, which makes it a centralized service provider offering a plurality of business services, as listed in the press release.

It is implicit, within common logic and reasoning, in the offering of the business services for sale online that infoUSA can process orders for their services. Thus it would have been obvious in view of InfoUSA.com to process, by a centralized service provider, an order for said selected plurality of business services concerning said target business.

InfoUSA does not specifically teach delivering data from said selected business service concerning said target business through said integrated interface to said user. Experian teaches delivering data from said selected business service concerning said target business through said integrated interface to said user (the internet as a delivery vehicle for small business information services). It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify infoUSA to add delivering data from said selected business service concerning said target business through said integrated interface to said user in order to allow convenient access for the user and avoid order and delivery delays. Modifying the embodiment would involve adding the new feature to the existing integrated interface (website) thus the feature of the integrated interface would remain in the combination.

As to claims 20, 42 and 43, the infoUSA Experian combination as above teaches a method of providing business information to a user comprised of (a) presenting to said

user through an integrated interface, one or more menus that permit said user to select one or more of a plurality of business services; (b) identifying a target business selected by said user; wherein said business services comprise: a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

InfoUSA teaches preparing a report such as a credit report. Delivering the report is implicit in the fact that the reports are for sale. The credit reports link appears on the infoUSA site, but the work was done by a division called businesscreditUSA.com, further described in the Press release entitled BusinessCreditUSA.com Partners with PIPE( Corporation to Offer Business Credit Reports to B2B Customers On-Line, 6/16/2000. Thus infoUSA teaches preparing a report on said target business based on a selected one of said plurality of business services, and delivering said report to said user. As above, it would have been obvious to a person of ordinary skill in the art at the time of the invention to modify infoUSA to deliver said report through an integrated interface to present these services together in a portal arrangement in order to facilitate one-stop access to lots of services for their target audience.

As to claims 3 and 22, the infoUSA document is a web page from the internet archive, thus inherently it teaches being conducted online.

As to claims 8 and 25, infoUSA anticipates a web page.

As to claims 10 and 27, infoUSA anticipates at least two business services on the same menu.

As to claims 13 and 30, infoUSA anticipates risk evaluation reports (credit reports).

As to claims 15 and 32, infoUSA teaches delivering data to a user by posting data to a designated area of said interface (download) in the infoUSA press Release under "about businesscreditUSA.com." In order to enable a download, the data must first be (logically) posted to an area of the interface.

5. Claims 4- 9, 14, 23, 24, 26, 31, 33, and 34 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA further in view of Experian, and further in view of Official Notice.

As to claims 4 and 23, and 9 and 26, infoUSA in view of Experian teaches the parent claims as above. InfoUSA discloses a web page, but does not specifically disclose an application in a user device operated by the user. Official Notice, as taken in the first action, is repeated: that web pages were commonly displayed in browsers, which are applications commonly run on a user device commonly operated by a user. It would have been obvious to a person of ordinary skill in the art at the time of the invention that the features of infoUSA were at least partially implemented in a browser application in a user device operated by said user in order to allow easy access from commonly available browsers.

As to claims 5, 7, 24 and 34, infoUSA discloses a web page, but does not specifically disclose menus cached in a user device. Official Notice, as taken in the first action, is repeated: that web pages were commonly displayed in browsers, which commonly cache pages on a user device. It would have been obvious to a person of ordinary skill in the art at the time of the invention that the menus of infoUSA could be

cached in a user device in order to re-display the page quickly, without having to fetch the entire page over a network a second time.

As to claims 6 and 33, presuming that a business device is a user device where the user is working on behalf of a business, the analysis of claims 4 and 23 would apply. Official Notice, as taken in the first action, is repeated: that web servers routinely cache popular pages. If a web server is a business device, it would routinely hold cached data in order to improve response times.

As to claims 14 and 31, infoUSA in view of Experian teaches the parent claims. InfoUSA does not teach presenting credit risk with a risk indicator that designates low/moderate/high risk in a color coded manner. Official Notice, as taken in the first action, is repeated: that meter icons are well recognized graphic indicators of risk. Meter icons resemble temperature or pressure gauges, where a rotating indicator needle can rise from a low safer range, often a green wedge to the left, through a middle zone, to a more risky red wedge on the right. It would have been obvious to a person of ordinary skill in the art at the time of the invention to use a meter icon on a report to designate either a low risk, a moderate risk or a high risk in a color coded manner in order to have an icon that would convey meaning quickly to a broad range of people.

6. Claims 16 and 35 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA in view of Experian, and further in view of Stockboss.

As to claims 16 and 35, InfoUSA in view of Experian teaches the parent claims as above, but does not teach alert notices. Stockboss teaches alert notices about

targeted businesses. It would have been obvious to a person of ordinary skill in the art at the time of the invention to add alert notices to a business services site because alerts and newsletters are a source of advertising revenue and a way to keep in touch with a customer who has forgotten the web site.

7. Claims 17 and 36 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA in view of Experian, and further in view of Stockboss in view of Official Notice.

As to claims 17 and 36, InfoUSA in view of Experian and stockboss teach the parent claim limitations as above. Official Notice, as taken in the first action, is repeated: that filing related information in a common folder is old and well-known. Because information on paper was commonly filed and organized by folders, the metaphor was used to organize data on computers as well. It would have been obvious to a person of ordinary skill in the art at the time of the invention to enhance personalization by allowing a user to organize data in folders in order to allow the user to easily find a particular bit of information. Official Notice is taken that business information has long been organized according to the subject company; for instance, all of the Experian information might be together in a folder called Experian. It would have been obvious to a person of ordinary skill in the art at the time of the invention to organize old alert notices by target business in a folder.

8. Claims 18, 19, 37 and 38 are rejected under 35 U.S.C. 103 as being unpatentable over infoUSA in view of Experian, and further in view of US Patent



Art Unit: 3692

Application 20020072927 filed 11/14/01 (provisional 11/14/00) by Phelan et al and Official Notice.

As to claims 18, 19, 37 and 38, infoUSA in view of Experian teaches the parent limitations as above. InfoUSA teaches presenting to a user a credit record of at least one of said user's customers. Phelan teaches in paragraph 3 page 1 payment performance as a valuable addition to a credit record. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify infoUSA to add payment performance records in order to help a business analyze credit options for its customers. The infoUSA Experian Allied Stockboss combination of references does not specifically teach communicating a payment performance record to a business service providing system. Phelan teaches communicating a payment performance record to a business service providing system in paragraph 49 page 5. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the infoUSA Experian Allied Stockboss combination to add communicating a payment performance record to a business service providing system in order to collect the information to sell to other users.

Official Notice is taken that it is old and well-known for a user to select records that are communicated to a central system, as shown by claim 40 of US Patent 4114027 filed in 1976 by Slater. It would have been obvious to modify the infoUSA Experian Allied Stockboss Phelan combination to add a user selecting payment performance records that are communicated to said business service providing system in order to allow the user to observe the privacy preferences of his or her customers.

9. Claims 11, 12, 28 and 29 are rejected under 35 U.S.C. 103(a) as being unpatentable over infoUSA in view of Experian, in view of my.hoovers.com and Official Notices from the first action. My.hoovers.com is described in an article from April of 2000 titled Hoover's First to Use Kurion's My.com Solution, from Internetnews.com.

As to claims 11 and 28, InfoUSA with Experian does not explicitly teach categories of target businesses. My.hoovers.com teaches personalization by allowing users to organize content with keywords (internetnews.com). My.hoovers.com does not specifically teach allowing a user to categorize a target business by customer, supplier, partner, competitor, project or user's company. Official Notice, as taken in the first action, is repeated: that customer, supplier, partner, competitor, project and user's company are common keywords to use for identifying a relationship between companies. It would have been obvious to a person of ordinary skill in the art at the time of the invention to allow a user to use those keywords to categorize business data because then all businesses with a particular type of relationship would be tagged, and could be used together as input for mail merges and such.

As to claims 12 and 29, InfoUSA with Experian does not explicitly teach categories of target businesses. My.hoovers.com teaches personalization by allowing users to organize content with keywords (internetnews.com). My.hoovers.com does not specifically teach allowing a user to categorize a target business by: sell to, buy from, compete, get paid and locate. Official Notice is taken that sell to, buy from, compete, get paid and locate are common keywords to use for identifying a relationship between

companies. It would have been obvious to a person of ordinary skill in the art at the time of the invention to allow a user to use those keywords to categorize business data because then all businesses with a particular type of relationship would be tagged, and could be used together as input for mail merges and such.

10. Claims 44-47 are rejected under 35 U.S.C. 103(a) as being unpatentable over infoUSA in view of Experian further in view of Stockboss and US Patent Application 2001/0049658, filed 5/30/2001 (provisional 5/31/2000) by Hays.

11. As to claims 44-47, InfoUSA teaches business services comprising a credit checking service, a marketing service and a supplier service. Suppliers can be found in the infoUSA Yellow Pages. InfoUSA does not specifically teach collection or alert services. Hays offers collection services and Stockboss offers alert services. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the infoUSA Experian combination to present these services together in a portal arrangement in order to facilitate one-stop access to lots of services for their target audience.

### ***Conclusion***

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ann Loftus whose telephone number is 571-272-7342. The examiner can normally be reached on M-F 8-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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